

IN THE SENATE

SENATE BILL NO. 1334

BY COMMERCE AND HUMAN RESOURCES COMMITTEE

AN ACT

RELATING TO INSURANCE CONTRACTS; AMENDING CHAPTER 18, TITLE 41, IDAHO CODE, BY THE ADDITION OF A NEW SECTION 41-1849, IDAHO CODE, TO PROVIDE REQUIRED COVERAGE FOR PROSTHETIC DEVICES FOR CERTAIN CONDITIONS.

Be It Enacted by the Legislature of the State of Idaho:

SECTION 1. That Chapter 18, Title 41, Idaho Code, be, and the same is hereby amended by the addition thereto of a NEW SECTION, to be known and designated as Section 41-1849, Idaho Code, and to read as follows:

41-1849. REQUIRED COVERAGE FOR PROSTHETIC DEVICES. (1) As used in this section, "health benefit plan" means a health benefit plan as defined in section 41-5203, Idaho Code.

(2) Every health benefit plan must provide coverage for charges for prosthetic devices at least equal to those benefits provided for under the federal medicare program pursuant to 42 U.S.C. sections 1395k, 1395l, and 1395m and 42 CFR 414.202, 414.210 and 414.228 as applicable to this section.

(3) No special deductible, copayment, waiting period or other special restrictions for the coverage required in this section shall be imposed if not generally imposed in the health benefit plan.

(4) As used in this section, "charges for prosthetic devices" includes amounts for:

(a) An artificial limb device or appliance designed to replace in whole or in part an arm or a leg;

(b) All services and supplies necessary for the effective use of the device or appliance;

(c) All materials and components necessary to use the device; and

(d) Any repair or replacement of a prosthetic device that is determined medically necessary to restore or maintain the ability to complete activities of daily or essential job-related activities and that is not solely for comfort or convenience.